

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ALABAMA
EASTERN DIVISION**

2017 OCT 17 A 10: 51

U.S. DISTRICT COURT
N.D. OF ALABAMA

October 16, 2017

This document relates to:

**Troy T. Williams, an
Individual**

Plaintiff,

V.

:
:
:
:
:
:
:

**CaseNo. 5:17-cv-01216-CLS
: PLAINTIFF DEMANDS TRIAL
: BY JURY**

**Capital One Bank (USA)N.A.
and Equifax Information Services
LLC.
*Defendant(s)***

PLAINTIFF'S AFFIDAVIT

I, Troy T. Williams, of Harvest, in Madison Alabama, MAKE OATH AND SAY THAT:

1. I do solemnly swear by all laws and statutes that apply, that I, Plaintiff, Williams, pro se' "affiant" makes known his credit report[s] from the following CRA's [Credit Report Agencies] known as Experian, TransUnion LLC and Equifax Information Services LLC. as indicated in his Original Complaint and now, Amended Complaint.

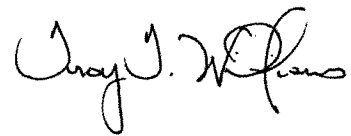
2. On or around May 15, 2017, Plaintiff Williams requested his free annual credit report from Credit Reporting Agency, “Experian” which reported a civil claim judgment in favor of Capital One Bank(USA)N.A. filed Jan. 2011, in the amount of \$4,078. (See Exh A)
3. On or around June 3, 2017, Plaintiff Williams sent Credit Reporting Agency, “Experian”, a notice of dispute in the form of a “verification letter” concerning a “civil claim judgment” in favor of Capital One Bank(USA)N.A. filed in Jan. 2011, in the amount of \$4,078., be removed if “original signed consumer contract and/or signed effective agreement copyrighted 2004” could not be physically verified, along with other information could not be verified concerning item in dispute.(See Exh A1).
4. On or around June 21, 2017, Credit Reporting Agency, “Experian” indicated that they had completed their “re-investigation results”; results being that they “**DELETED**” the “civil claim judgment” in favor of Capital One Bank(USA)N.A. filed Jan. 2011, in the amount of \$4,078.(See Exh A2).
5. On or around May 12, 2017, Plaintiff Williams requested his free annual credit annual report from Credit Reporting Agency, “TransUnion LLC” which reported a “civil claim judgment” in favor of Capital One Bank(USA)N.A., filed Jan. 2011, in the amount of \$4,078.(See Exh B).
6. On or around June 17, 2017, Plaintiff Williams submitted a notice of dispute in the form of a “verification letter” requesting that the “civil claim judgment” in favor of Capital One Bank(USA)N.A., filed Jan. 2011, in the amount of \$4,078, be removed if “original signed consumer contract and/or signed effective agreement copyrighted 2004” could not be physically verified along with other information requested concerning the item in dispute.(See Exh B1)
7. On or around June 30, 2017, Credit Reporting Agency, TransUnion LLC., indicated that they completed their “re-investigation” of item disputed, item

being, a “civil claim judgment” in favor of Capital One Bank(USA)N.A., filed Jan. 2011, in the amount of \$4,078, indicated they.....”**DELETED**” the item. See Exh B2).

8. On or around May 15, 2017, Plaintiff Williams requested his free annual credit report from Credit Reporting Agency, “Equifax Information Services LLC., known as “Equifax”, which reported a “civil claim judgment” in favor of Capital One Bank(USA)N.A. filed Jan. 2011, in the amount of \$4,078.(See Exh C).
9. On or around June 3, 2017, Plaintiff Williams submitted a notice of dispute in the form of a “verification letter” to Credit Reporting Agency, Equifax Information Services LLC., known as “Equifax”, concerning an item, item being a “civil claim judgment” in favor of Capital One Bank(USA)N.A., filed Jan. 2011, in the amount of \$4,078.(See Exh C1).
10. On or around August 18, 2017, Equifax Information Services indicated that they have completed their notice of dispute, “re-investigation results” and the item[s] in dispute are no longer reporting on credit file. (See Exh C2).

In accords with **Title 28 U.S.C. § 1746**, Plaintiff, Williams, declares under penalty of perjury that the fore going is true and correct.

Respectfully submitted,



/s/Troy T. Williams

(Pro Se)

PO Box 464

Harvest, Alabama

256-749-2614

256-829-8246 Alt#

twothel1will@gmail.com

In Proper Person

Certificate of Interested Parties:

October 16, 2017

I, Troy T. Williams, do solemnly swear that the foregoing is true and correct to the best of my knowledge and that this "*Plaintiff's Affidavit*" is in compliance with **with Local Court Rules and Fed.R.Civ.P.**. I have sent the following parties a copy of my brief via United States Postal Service and by email..If you have any questions please contact me at twothetlwill@gmail.com. Thank you.

Capital One Bank (USA)N.A.

Attn: Joshua Threadcraft

Burr & Forman LLP

420 North 20th Street

Suite 3400

Birmingham, AL 35203

Email: JThreadcraft@burr.com

Attorney To Be Noticed

Equifax Information Services Inc.

Attn: Kirkland E Reid

JONES WALKER LLP

11 N. Water Street

Suite 1200

Mobile, AL 36602

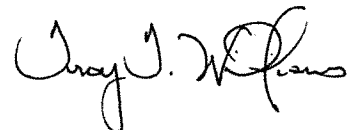
251-432-1414

Fax: 251-439-7358

Email: kreid@joneswalker.com

ATTORNEY TO BE NOTICED

Respectfully submitted,



/s/Troy T. Williams

(Pro Se)

PO Box 464

Harvest, Alabama

256-749-2614

256-829-8246 Alt#

twothetlwill@gmail.com

In Proper Person



EXA A

Prepared for: TROY T WILLIAMS
Date: May 15, 2017
Report number: 2450-1462-36

Page 3 of 8

Accounts that may be considered negative
Most common items in this section are late payments, accounts that have been charged
Sent to collection, bankruptcies, liens, and judgments. It also may contain items that are
essentially negative, but that a potential creditor might want to review more closely, such
as accounts that have been settled or transferred. This information is generally removed
from the report if the account has been paid in full. Missed payments
from the report may remain on the credit report for up to seven years, except
for public record items which may remain for up to 10 years. Unpaid tax liens
remain for up to 10 years from the filing date, and paid tax liens may remain for up to
7 years from the filing date. Transferred accounts that have not been past due remain up
to 7 years after the date the account was transferred.

Records

DISON COUNTY DIST CRT
NORTHSIDE SQ
NASHVILLE AL 35601
532-3622
less identification number
076583

Identification number
DV2010902072
Responsibility
Individual

Date filed
Jan 2011

Claim amount
\$4,078

Date resolved
Not reported

Liability amount
Not reported

Status

Civil claim judgment.
Judgment in favor of
CAPITAL ONE BANK USA NA.
This item is scheduled to continue on record until Jan 2018.

Payment history legend

CR	Current/Terms of agreement met	VS	Voluntarily surrendered
30	Account 30 days past due	R	Repossession
60	Account 60 days past due	PBC	Paid by creditor
90	Account 90 days past due	IC	Insurance claim
120	Account 120 days past due	G	Claim filed with government
150	Account 150 days past due	D	Defaulted on contract
180	Account 180 days past due	C	Collection
CRD	Creditor received deed	CO	Charge off
FS	Foreclosure proceedings started	CLS	Closed
F	Foreclosed	ND	No data for this time period

VERIFICATION LETTER:

June 3, 2017

Troy T. Williams
PO Box 464
Harvest, Alabama [35749]
SSN: XXX-XX-7019
DOB: 01-09-1972

Experian
NCAC
PO Box 9701
Allen, TX 75013
Report Number: 2450-1462-36

Dear Experian and its constituents and/or agents,

Thank you for sending my credit report (also known as a credit file) in a timely manner.

According to the "provisions" the **Fair Credit Reporting Act, section 609(a)(1)(A)**, you are required when put on "*notice*" via letter by Federal Law, to verify---through the physical verification of the ***original signed consumer contract*** as it relates to *Capital One Bank N.A. USA*, as well as, any and all accounts you post on a credit report. Otherwise, anyone paying for your reporting services could fax, mail or email in a fraudulent account.

I demand to see verifiable proof of (***an original consumer contract with my signature on it***) you have on file of the accounts listed below. Your failure to positively verify these accounts has "*hurt*" and "*inhibited*" my ability to obtain credit. Under **FCRA**, unverified accounts must be removed and if you are unable to provide me a copy of verifiable proof, you must remove the accounts listed below.

The following account needs to be removed immediately:

- (1) **Creditor:** Capital One Bank N.A. (USA) Acct: #ending in 5122: Reported "Judgment Filed" on 1/2011: Provide Physical Verification.

Explanation: Please verify and validate (provide original consumer contract with my signature on it) all data for this account, every notation, balance, whether reported or not.

(2) **Alleged Creditor:** GC Services: made inquiry on August 2, 2015.

Explanation: Please verify and validate (provide original consumer contract with my signature on it) all data for this account, every notation, balance, whether reported or not. This "inquiry" needs to be removed immediately.

(3) Please remove the following "alias": TROY THOMAS WILLIAMS

(4) Please remove the following erroneous phone numbers:

- 256-859-4894
- 305-328-0828
- 305-466-4806

Enclosed in the credit report that you (Experian) has just sent by my request, after careful review, I found the following item[s] to be in error. Here as follows is item[s] in error: The following addresses need to be removed immediately.

(5) **Physical Address:** 2119 KerrwoodDr, Anderson, IN 46011 Reported on 2/2011.

(6) **Physical Address:** 19370 Collins Ave. Apt. 607c, Sunny Isles, FL 33160 Reported 2/2011.

(7) **Physical Address:** PO Box 2515 Hallandale, FL 33008 Reported 2/2011.

(8) **Physical Address:** 4511 Columbus Ave. Anderson, IN 46013 Reported on 2/2011.

(9) **Physical Address:** PO Box 416427 Miami, FL 33141 Reported on 2/2014.

(10) **Physical Address:** 2380 GolfviewDr, Orange Park, FL 32003 Reported on 5/2017.

*Please remove all non-account holding "inquires" over 30 days old.

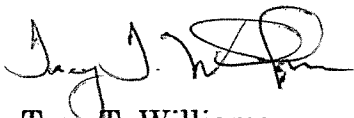
*Please add a promotional suppression to my credit file.

By the "*provisions*" of the **Fair Credit Reporting Act**, I demand that these "item[s]" be investigated and removed from my report. It is my understanding that you will check these items with the "*creditor*" who posted them. Please remove any information that the creditor cannot verify. I understand that under **Title 15 U.S.C. § 1681i(a)**, you must complete this investigation within **30 days** of receipt of this letter.

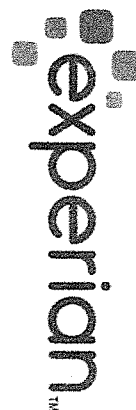
Please send an updated copy of my report to above address and/or email address twotheltlwill@gmail.com according to the act. **There shall be no charge for the "updated" report.** I also request that you send "*notices*" of correction to "anyone" who received my credit report in the past "*six*" months.

Thank you for your help concerning this matter.

Best Regards,



Troy T. Williams
PO Box 464
Harvest, Alabama [35749]
twotheltlwill@gmail.com
256-749-2614



Dispute Results

Our reinvestigation of the dispute you recently submitted is now complete. If we were able to make changes to your credit report based on information you provided, we have done so. Otherwise, we have contacted the company reporting the information you disputed, supplied them all relevant information and any documents you gave us with your dispute, and instructed them to: review all information we provide them about your dispute; verify the accuracy of the information; provide us a response to your dispute; and update their records and systems as necessary.

Here are the results. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the requested status at the time of our reinvestigation. If an item says "Deleted," we have

EXHAZ

Prepared for: TROY T WILLIAMS
Date: June 21, 2017
Report number: 1647-0520-27

Page 1 of 4

removed it from your credit report and taken steps so it does not reappear. If an item says "Remains," it means the company that reports the information to us has certified it is reported accurately. If an item says "Updated," your results may also indicate whether the information you disputed was updated; that information about the item unrelated to your dispute (such as a balance or date) may have been updated; or whether the information you disputed has been verified as accurate but other information unrelated to your dispute was updated (such as a balance or date). The current status of the item is included with your results, and you should look at the item carefully to see whether you believe it is now accurate.

If our reinvestigation has not resolved your dispute, you have several options:

- You may add a statement of up to 100 words to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to Experian including this information in every credit report we issue about you.
- You may contact the company that reports the information to us and dispute it directly with them. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.
- You may provide us additional information or documents about your dispute to help us resolve it by visiting www.experian.com/upload. You may also mail your information to Experian, P.O. Box 9701, Allen, Texas 75013.
- You may file a complaint about Experian or the company reporting the item, with the Consumer Financial Protection Bureau or your State Attorney General's office.

If there has been a change to your credit history resulting from our reinvestigation, or if you add a consumer statement, you may request that Experian send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of Colorado, Maryland or New York). If you send a request to have your results sent to past recipients of your credit report, please designate the organization's name and address. In the event an organization is not specifically designated, we will generally default to sending only to companies that have requested your credit information as a result of an action you took, such as applying for credit, insurance, employment or apartment rental.

PO Box 9701
Allen, TX 75013



0004266 01 AB 0.400 **AUTO T6 2 7147 35749-046464 .C01-P04270-1

TROY T WILLIAMS

PO BOX 464

HARVEST AL 35749-0464



0289138769



If interested, you may also request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit experian.com/consumerfaqs.

If no information follows, our response appeared on the previous page.

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (e.g. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

Results

We have completed the processing of your dispute(s). Here are the results:

Public records

MADISON COUNTY DIST CRT DV201090....

Outcome: Deleted - This item was removed from your credit report. Please review your report for the details.

Personal information

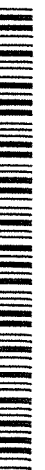
Residence

Outcome: Deleted

Telephone number

Outcome: Deleted

Visit experian.com/status to check the status of your pending disputes at any time.



EXH A2

Prepared for: TROY T WILLIAMS
Date: June 21, 2017
Report number: 1647-0520-27

Page 2 of 4

0289138769



Report Created On: 05/12/2017
File Number: 310131585

EXH B

Personal Information

SSN: XXX-XX-7019

Your SSN has been masked for your protection.

Names Reported: TROY T. WILLIAMS

Addresses Reported:

19370 COLLINS AVE APT 607C, SUNNY ISLES BEACH, FL 33160-2440
PO BOX 464, HARVEST, AL 35749-0464
PO BOX 416427, MIAMI BEACH, FL 33141-9427

You have been on our files since 10/01/1993
Date of Birth: 01/09/1972

Date Reported

02/19/2012
11/30/2009
11/08/2009
09/30/2009

Telephone Numbers Reported:

Employment Data Reported:

Employer Name

Date Verified

Public Records

You may be required to explain these items to potential creditors. Generally, this information was collected from public record sources by TransUnion or a company we hired to collect such information. If you submit a dispute of the accuracy of a public record item, TransUnion may update the item based on the information you provide, or we may investigate your dispute by checking with the public record source or by asking our vendor to verify that the current status of the public record is reported accurately. Public record items generally remain on your credit file for up to 7 years.

MADISON DISTRICT Docket# DV2010902072

100 N SIDE SQUARE
RM 822
HUNTSVILLE, AL 35801
(256) 532-3622

Date Filed: 01/21/2011
Date Updated: 04/19/2011

Type:
Responsibility:
Plaintiff:

CIVIL JUDGMENT
Individual Debt
CAPITAL ONE BANK USA N

Amount: \$4,078
Court Type: Circuit Court

Estimated month and year that this item will be removed: 12/2017

Account Review Inquiries

The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance company inquiries, certain collection companies may have access to other collection company inquiries, and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

VERIFICATION LETTER:

June 17, 2017

Troy T. Williams
PO Box 464
Harvest, Alabama [35749]
SSN: XXX-XX-7019
DOB: 01-09-1972

TransUnion Consumer Relations.
PO Box 2000
Chester, PA 19016-2000
File Number: 310131585

Dear TransUnion and its constituents and/or agents,

Thank you for sending my credit report (also known as a credit file) in a timely manner.

According to the "provisions" the **Fair Credit Reporting Act, section 609(a)(1)(A)**, you are required when put on "*notice*" via letter by Federal Law, to verify---through the physical verification of the ***original signed consumer contract*** as it relates to *Capital One Bank N.A. USA*, TU INTERACTIVE, ACTION FINANCIAL SERVICES as well as, any and all accounts you post on a credit report. Otherwise, anyone paying for your reporting services could fax, mail or email in a fraudulent account.

I demand to see verifiable proof of (***an original consumer contract with my signature on it***) you have on file of the accounts listed below. Your failure to positively verify these accounts has "*hurt*" and "*inhibited*" my ability to obtain credit. Under **FCRA**, unverified accounts must be removed and if you are unable to provide me a copy of verifiable proof, you must remove the accounts listed below.

The following account needs to be removed immediately:

- (1) **Creditor:** Capital One Bank N.A. (USA) Acct: #ending in 5122: Reported "Judgment Filed" on 1/2011--- Docket# DV2010902072: Provide Physical Verification.

Explanation: Please verify and validate (provide original consumer contract with my signature on it) all data for this account, every notation, balance, whether reported or not.

- (2) **Creditor:** TU INTERACTIVE 100 CROSS ST 202 SAN LUIS OBISPO, CA 93401 (888) 567-8688. Please Provide Physical Verification.

Explanation: Please verify and validate (provide original consumer contract with my signature on it) all data for this account, every notation, balance, whether reported or not.

- (3) **Creditor:** ACTION FINANCIAL SERVICES 4894 N RUNWAY DRIVE STE 103 CENTRAL POINT, OR 97502 (541) 664-1369. Please Provide Physical Verification.

Explanation: Please verify and validate (provide original consumer contract with my signature on it) all data for this account, every notation, balance, whether reported or not.

Enclosed in the credit report that you (TransUnion) has just sent by my request, after careful review, I found the following item[s] to be in error or incorrect and need to be removed immediately.

- (4) **Physical Address:** 2119 Kerrwood Dr, Anderson, IN 46011 Reported on 09/30/2009.
- (5) **Physical Address:** 4511 Columbus Ave Anderson, IN 46013 Reported on 11/08/2009.
- (6) **Physical Address:** PO Box 416427 Miami, FL 33141 Reported on 11/30/2009.
- (7) **Physical Address:** PO Box 2515 Hallandale, FL 33008 Reported 08/23/2004.
- (8) **Physical Address:** 19370 Collins Ave. Apt. 607C, Sunny Isles Beach, FL 33160-2440.
- (9) **Physical Address:** 2380 GolfviewDr, Orange Park, FL 32003 Reported on 09/24/2006.

*Please remove all non-account holding "inquires" over 30 days old.

*Please add a promotional suppression to my credit file.

The following telephone numbers are reporting incorrectly and need to be removed immediately:


(A)(305)926-2310—(B)(256)829-8246---(C)(256) 859-4894---(D)(305) 328-0828--(E)(305) 926-3210---(F)(904) 264-3439

By the “*provisions*” of the **Fair Credit Reporting Act**, I demand that these “item[s]” be investigated and removed from my report. It is my understanding that you will check these items with the “*creditor*” who posted them. Please remove any information that the creditor cannot verify. I understand that under **Title 15 U.S.C. § 1681i(a)**, you must complete this investigation within **30 days** of receipt of this letter.

Please send an updated copy of my report to above address and/or email address twotheltlwill@gmail.com according to the act. **There shall be no charge for the “updated” report.** I also request that you send “*notices*” of correction to “anyone” who received my credit report in the past “*six*” months.

Thank you for your help concerning this matter.

Best Regards



Troy T. Williams
PO Box 464
Harvest, Alabama [35749]
twotheltlwill@gmail.com
256-749-2614

*** 310131585-009 ***

TransUnion LLC
PO Box 805
Woodlyn, PA 19094-0805

06/30/2017

TransUnion^{tu}

P749CP00201150-I006917-035520585

TROY T. WILLIAMS
PO BOX 464
HARVEST, AL 35749-0464

Our investigation of the dispute you recently submitted is now complete. If we were able to make changes to your credit report based on information you provided, we have done so. Otherwise, we have contacted the company reporting the information you disputed, supplied them all relevant information and any documents you gave us with your dispute, and instructed them to: review all information we provide them about your dispute; verify the accuracy of the information; provide us a response to your dispute; and update their records and systems as necessary.

Please follow the 'How to read your results' section on the next page to help guide you in understanding the results of our investigation. If our investigation has not resolved your dispute, you have several options:

- You may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you.
- You may contact the company that reports the information to us and dispute it directly with them. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.
- You may provide us additional information or documents about your dispute to help us resolve it by visiting www.transunion.com/dispute and indicating you are filing a repeat dispute. You will be prompted to add additional information you feel is relevant to your dispute as well as upload supporting documentation.
- You may file a complaint about TransUnion, or the company reporting the item, with the Consumer Financial Protection Bureau or your State Attorney General's office.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose.

If interested, you may also request a more detailed description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

How to read your results

The results of our investigation of your dispute consists of two sections: 1) the Investigation Results Summary which appears below, and 2) the attached view of how the disputed item(s) that remain on your credit report now appear(s). If an item you disputed is not listed, it means that the item was not appearing in your credit report or it already reflected the requested status at the time of our investigation. Items deleted from your credit report will not appear in the attached credit report detail and if no credit report detail is attached following the Investigation Results summary, you may view a free full copy of your credit report by visiting www.transunion.com/fullreport.

The following key provides you a more complete description of our investigation results of the items you disputed:

DELETED: The disputed item was removed from your credit report.

DISPUTE NOT SPECIFIC; VERIFIED AND UPDATED: The item was verified as belonging to you and other account information has changed or the item was updated to reflect recent activity.

DISPUTED INFORMATION UPDATED: A change was made to the item based on your dispute.

DISPUTED INFORMATION UPDATED AND OTHER INFORMATION UPDATED: A change was made to the item based on your dispute and other information unrelated to your dispute has changed.

INFORMATION DELETED: The item was removed from your credit report.

INFORMATION UPDATED: A change was made to the item.

NO UPDATE NECESSARY: The disputed information already reflects the requested status.

REINSERTED: This previously deleted item has now been verified; therefore, it has been reinserted into your credit report.

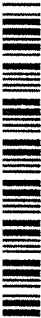
VERIFIED AS ACCURATE: The disputed information was verified as accurate and no change was made to the item.

VERIFIED AS ACCURATE AND UPDATED: The disputed information was verified as accurate; however, other information has changed and/or the item was updated to reflect recent activity.

Investigation Results Summary

ITEM	DESCRIPTION	RESULTS
PERSONAL INFORMATION		INFORMATION UPDATED
CIVIL JUDGMENT MADISON DISTRICT 100 N SIDE SQUARE RM 822 HUNTSVILLE, AL 35801 (256) 532-3622	DOCKET# DV2010902072	DELETED
OPT OUT		INFORMATION UPDATED

000000



EQUIFAX

CREDIT FILE : May 15, 2017

Confirmation # 7135081568

Personal Identification Information (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File: Troy T Williams
Social Security #: XXX-XX-7019 Date of Birth: January 9, 1972
Current Address:
Previous Address(es):

[REDACTED ADDRESS INFORMATION]

Last Reported Employment: RCI;

Public Record Information

This section includes public record items Equifax obtained from local, state and federal courts through a third party vendor, LexisNexis.




P.O. Box 105615
Atlanta, GA 30348-5108

<https://equifaxconsumers.lexisnexis.com>

Judgment Filed 01/20/11; Madison District Case or ID # - DV2010902072; Defendant - Williams Troy T; Amount - \$4,078 ; Plaintiff - Capital One Bank USA Na; Address: 100 NORTHSIDE SQ RM 821 HUNTSVILLE, AL 35801-8815 ; (256) 532-3622

A request for your credit history is called an inquiry. There are two types of inquiries - those that may impact your credit ratingscore and those that do not.

Please address all future correspondence to:

 www.investigate.equifax.com
 Equifax Information Services LLC
P.O. Box 105314
Atlanta GA 30348
 (866) 238-6559
M - F 9:00am to 5:00pm in your time zone.

EXAC

VERIFICATION LETTER:

June 3, 2017

Troy T. Williams
PO Box 464
Harvest, Alabama [35749]
SSN: XXX-XX-7019
DOB: 01-09-1972

Equifax Information Services LLC.
PO Box 105314
Atlanta, GA 30348
Confirmation# 7135081568

Dear Equifax and its constituents and/or agents,

Thank you for sending mycredit report (also known as a credit file) in a timely manner.

According to the "provisions" the **Fair Credit Reporting Act, section 609(a)(1)(A)**, you are required when put on "*notice*" via letter by Federal Law, to verify---through the physical verification of the ***original signed consumer contract*** as it relates to *Capital One Bank N.A. USA*, as well as, any and all accounts you post on a credit report. Otherwise, anyone paying for your reporting services could fax, mail or email in a fraudulent account.

I demand to see verifiable proof of (***an original consumer contract with my signature on it***) you have on file of the accounts listed below. Your failure to positively verify these accounts has "*hurt*" and "*inhibited*" my ability to obtain credit. Under **FCRA**, unverified accounts must be removed and if you are unable to provide me a copy of verifiable proof, you must remove the accounts listed below.

The following account needs to be removed immediately:

- (1) **Creditor:** Capital One Bank N.A. (USA) Acct: #4862362454045122: Reported "Judgment Filed" on 1/2011: Provide Physical Verification.

Explanation: Please verify and validate (provide original consumer contract with my signature on it) all data for this account, every notation, balance, whether reported or not.

Enclosed in the credit report that you (Equifax) has just sent by my request, after careful review, I found the following item[s] to be in error. Here as follows is item[s] in error: The following addresses need to be removed immediately.

- (2) **Physical Address:** 2119 KerrwoodDr, Anderson, IN 46011 Reported on 2/2011.
- (3) **Physical Address:** 19370 Collins Ave. Apt. 607c, Sunny Isles, FL 33160 Reported 2/2011.
- (4) **Physical Address:** PO Box 2515 Hallandale, FL 33008 Reported 2/2011.
- (5) **Physical Address:** 4511 Columbus Ave. Anderson, IN 46013 Reported on 2/2011.
- (6) **Physical Address:** PO Box 416427 Miami, FL 33141 Reported on 2/2014.
- (7) **Physical Address:** 2380 GolfviewDr, Orange Park, FL 32003 Reported on 5/2017.

*Please remove all non-account holding "*inquires*" over 30 days old.

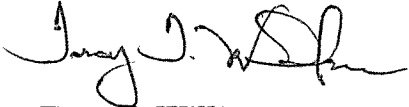
*Please add a promotional suppression to my credit file.

By the "*provisions*" of the **Fair Credit Reporting Act**, I demand that these "item[s]" be investigated and removed from my report. It is my understanding that you will check these items with the "*creditor*" who posted them. Please remove any information that the creditor cannot verify. I understand that under **Title 15 U.S.C. § 1681i(a)**, you must complete this investigation within **30 days** of receipt of this letter.

Please send an updated copy of my report to above address and/or email address twotheltlwill@gmail.com according to the act. **There shall be no charge for the "updated" report.** I also request that you send "*notices*" of correction to "anyone" who received my credit report in the past "*six*" months.

Thank you for your help concerning this matter.

Best Regards



Troy T. Williams
PO Box 464
Harvest, Alabama [35749]
twothetlwill@gmail.com
256-749-2614

5-21
Verification Letter to Equifax | 3
Confirmation #7135081568

EX-102



EQUIFAX

CREDIT FILE : August 18, 2017
Confirmation # 7230054231

Dear TROY T WILLIAMS:

We are pleased to let you know that the results of the dispute you recently filed with Equifax are complete. Here are a few things to know about the process:

Were changes made to my credit report and what actions were taken?

Please see the following page(s) for more detailed information on your specific results.

If we were able to make changes to your credit report based on the information you provided, we have done so. Otherwise, we contacted the company reporting the information to Equifax for them to investigate your dispute.

In this situation:

- * We request that the reporting company verify the accuracy of the information you disputed;
- * We provide them with any relevant information and supporting documentation you provided us with the dispute to consider as part of the investigation; and
- * We request that they send Equifax a response to your dispute and update their records and systems, as necessary.

If your dispute involves a public record item, Equifax contacts a third party vendor to obtain the most recent status of the public record.

How do I know that all of this is happening?

When the reporting company replies to us, they certify that they have followed Equifax's instructions and the law; considered all information and documentation provided; and updated your information, as necessary.

What should I do if I do not agree with the results of the investigation?

You have a few options:

- * You may add a statement of up to 100 words (200 words for Maine residents) to your credit report. If you provide a consumer statement that contains medical information related to services provided or medical procedures, then you expressly consent to including this information in every credit report we issue about you.
- * You may contact the company that reports the information to us and dispute it directly with them. If you would like written proof about your accounts (such as the original agreement), please contact your creditors directly.
- * You may provide us additional information or documents (such as an identity theft report or a letter from the reporting company) about your dispute to help us resolve it by visiting our website <https://www.ai.equifax.com/CreditInvestigation/home.action>. You may also mail your documents to PO Box 740256, Atlanta GA 30348 or contact us by calling a Customer Representative at (888) 425-7961 from 9:00 a.m. to 5:00 p.m. Monday - Friday in your time zone.
- * You may contact the Consumer Financial Protection Bureau or your State Attorney General's office about your issue or complaint against Equifax or the company reporting the information.

P. O. Box 105518
Atlanta, GA 30348

000000818 F0ECA0819170420370000 01 000000
TROY T WILLIAMS
PO BOX 464
HARVEST, AL 35749-0464

Exa 02



How should I read my dispute results?

To better assist you with understanding the results of your dispute, please review the information below:

- * If an item states "Deleted", we have removed it from your credit report and taken steps so it does not reappear.
- * If an item states "Verified as Reported", the reporting company has certified it is reporting accurately.
- * If an item states "Updated", we have updated one or more fields on the item based on information received from the reporting company.

The Results Of Our Reinvestigation

>>> **We have reviewed your concerns and our conclusions are:**

The additional disputed accounts are not currently reporting on the credit file.

Notice to Consumers

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

If the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words (two hundred words for Maine residents) explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company specifically designated by you that received your credit report in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.